In the Claims:

Please amend claims 1-4, 7, 11, 12, 15-20, 24 and 27 to read as follows:

1. (Currently Amended) A method for consumer recording and publicly reporting monetary commentary, the method comprising:

electronically communicating with a <u>commentary reporting</u> service provider at a first time to permit a user to:

select an entity <u>having no business relationship with the</u> commentary reporting service;

select a positive rating category or a negative rating category for the user-selected entity;

voluntarily provide a monetary contribution to the <u>commentary</u> reporting service provider to provide a quantifiable indication of user satisfaction or dissatisfaction with the user-selected entity thereby build the reputation of the user-selected entity up or down;

storing data related to the user-selected entity, a value of the monetary contribution and the user selection of the positive rating category or the negative rating category; and

electronically communicating with the <u>commentary reporting</u> service provider at a second time different from the first time to:

select the entity; and

retrieve stored data from the <u>commentary reporting</u> service provider related to the user-selected entity and the value of the monetary contributions and selections of the positive rating category and the negative rating category.

2. (Currently Amended) The method of claim 1 wherein communicating with the service provider comprises communicating with the commentary reporting service provider-via a computer network.

- 3. (Currently Amended) The method of claim 1 wherein communicating with the <u>commentary reporting</u> service provider-comprises communicating with the <u>commentary reporting</u> service provider-via a telephone network.
- 4. (Currently Amended) The method of claim 1 wherein the monetary contribution to the <u>commentary reporting</u> service <u>provider</u> comprises providing the <u>commentary reporting</u> service <u>provider</u> with credit card information.
- 5. (Previously Amended) The method of claim 1 wherein the stored data related to the reputation of the user-selected entity comprises graphical data and the retrieving of data comprises retrieving graphical data indicating the value of the monetary contribution and selection of the positive rating category and the negative rating category.
- 6. (Previously Amended) The method of claim 1, further comprising performing statistical analysis of the stored data related to the reputation of the user-selected entity to generate statistical data indicating the value of the monetary contribution to build the reputation up or down.
- 7. (Currently Amended) A method for recording and publicly reporting consumer monetary commentary, the method comprising:

electronically communicating with a <u>commentary reporting</u> service provider at a first time to:

select an entity unrelated to the service provider;

select a positive rating category or a negative rating category for the user-selected entity;

provide a <u>voluntary</u> monetary payment to the service provider for the user-selected rating category to thereby build the reputation of the user-selected entity up or down; and

storing data related to the user-selected entity, a value of the monetary payment and the user-decision to build the reputation of the user-selected entity up or down.

- 8. (Original) The method of claim 7 wherein communicating with the service provider comprises communicating with the service provider via a telephone network.
- 9. (Original) The method of claim 7 wherein communicating with the service provider comprises communicating with the service provider via a computer network.
- 10. (Original) The method of claim 7 wherein the monetary payment to the service provider comprises providing the service provider with credit card information.
- 11. (Currently Amended) The method of claim 7, further comprising: electronically communicating with the service provider at a second time different from the first time to:

select the entity;

retrieve the stored data from the service provider related to the monetary payment and user-selected rating category for the user-selected entity; and display the data related to the user-selected entity.

12. (Currently Amended) A method for recording consumer monetary commentary from a plurality of consumers regarding an entity, comprising:

electronically communicating with a plurality of consumers to identify an entity;

accepting a monetary payment contribution from each of the plurality of consumers to alter the reputation of the identified entity wherein the monetary contribution is not a payment to the identified entity;

accepting data from each of the plurality of consumers indicating the respective selection of each of the consumers of a positive rating category or a negative rating category for the identified entity; and

storing data related to the identified entity, a value of the monetary payments contribution and consumer selections of the rating category.

- 13. (Original) The method of claim 12 wherein communicating with the plurality of consumers comprises communicating with the service provider via a computer network.
- 14. (Original) The method of claim 12 wherein communicating with the plurality of consumers comprises communicating with the service provider via a telephone network.
- 15. (Currently Amended) The method of claim 12 wherein accepting the monetary payment contribution from at least a portion of plurality of consumers to the service provider comprises receiving credit card information from the portion of plurality of consumers.
- 16. (Currently Amended) The method of claim 12, further comprising: electronically communicating with a consumer at a second time different from the first time to:

select the entity;

retrieve the stored data from the service provider-related to the monetary payments contributions and user-selected rating categories for the selected entity; and

display the data related to the selected entity.

- 17. (Currently Amended) The method of claim 16 wherein the stored data related to the reputation of the identified entity comprises graphical data and the display of data comprises displaying graphical data indicating the value of the monetary payment contribution to build the reputation up or down.
- 18. (Currently Amended) The method of claim 16, further comprising performing statistical analysis of the stored data related to the reputation of the selected entity and the display of data comprises displaying statistical data indicating the value of the monetary payment contribution to build the reputation up or down.
- 19. (Currently Amended) The method of claim 18 wherein the statistical analysis of the stored data comprises calculating an average monetary payment to the service provider contribution for the selected entity and the display of data comprises displaying the average monetary payment contribution to build the reputation up or down.
- 20. (Currently Amended) A system for consumer reporting on a computer network, the system comprising:

a user computer, coupled to the network and operable by the user; a server, coupled to the network to communicate with the user computer, the user computer communicating with the server at a first time to permit user selection of an entity, to permit user selection of a positive rating category or a negative rating category for the user-selected entity, and to permit a voluntary monetary payment contribution from the user to a service provider having no business relationship with the user-selected entity to thereby build the reputation of the user-selected entity up or down; and

a data structure associated with the server to store data related to the user-selected entity, a value of the <u>voluntary</u> monetary <u>payment contribution</u> and the user selection of the rating category.

- 21. (Original) The system of claim 20, further comprising a communication controller to control communication between the user computer and the server via a computer network.
- 22. (Original) The system of claim 20, further comprising a communication controller to control communication between the user computer and the server via a public switched telephone network.
- 23. (Previously Amended) The system of claim 20 wherein the user computer communicates with the server at a second time different from the first time to select the entity and retrieve data related to the user-selected entity from the data structure.
- 24. (Currently Amended) The system of claim 20, further comprising a display coupled to the user computer to display retrieved from the data structure related to the user-selected entity and the value of the <u>voluntary</u> monetary <u>payment contribution</u> to build the reputation up or down.
- 25. (Original) The system of claim 23 wherein the server is further configured to generate graphical data and the data structure stores data related to the reputation of the identified entity comprises the generated graphical data.
- 26. (Original) The system of claim 23 wherein the server is further configured to perform statistical analysis of the stored data related to the reputation of the selected entity to thereby generate statistical data and the data structure stores the generated statistical data.
- 27. (Currently Amended) The system of claim 26 wherein the statistical data generated by the server comprises calculating an average <u>voluntary</u> monetary <u>payment-contribution</u> to the service provider for the selected entity.